

Table I.F.1(2009) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.8%	71.7%	72.6%	73.1%	72.4%	74.7%	73.5%	73.8%
Industry group **								
Agric., fish., forest.	88.9%	.	.	.	.	.	73.8%	95.1%
Mining and manufacturing	79.6%	.	.	.	.	.	74.9%	80.3%
Construction	76.9%	.	.	.	.	.	77.7%	76.0%
Utilities and transp.	65.3%	.	.	.	.	.	78.8%	64.0%
Wholesale trade	76.4%	.	.	.	.	.	70.7%	78.2%
Fin. svcs. and real estate	73.2%	.	.	.	.	.	73.8%	73.1%
Retail trade	86.9%	.	.	.	.	.	74.1%	89.3%
Professional services	67.2%	.	.	.	.	.	74.3%	65.7%
Other services	72.5%	.	.	.	.	.	67.7%	73.8%
Ownership								
For profit, incorporated	75.9%	.	.	.	.	.	74.2%	76.3%
For profit, unincorporated	72.5%	.	.	.	.	.	74.4%	71.8%
Nonprofit	63.8%	.	.	.	.	.	65.9%	63.5%
Age of firm								
Less than 5 years	73.2%	.	.	.	.	.	68.0%	78.8%
5-9 years	75.8%	.	.	.	.	.	77.1%	74.5%
10-19 years	70.7%	.	.	.	.	.	71.3%	70.4%
20 or more years	74.1%	.	.	.	.	.	74.3%	74.1%
Multi/single status								
2 or more locations	74.8%	.	.	.	.	.	73.7%	74.9%
1 location only	71.5%	.	.	.	.	.	73.4%	69.3%
Percent full-time employees								
Less than 25%	75.5%	.	.	.	.	.	72.5%	76.7%
25-49 %	76.3%	.	.	.	.	.	72.6%	77.2%
50-74 %	71.1%	.	.	.	.	.	71.5%	71.0%
75% or more	74.0%	.	.	.	.	.	73.8%	74.1%
Union presence								
No union employees	75.5%	.	.	.	.	.	74.2%	75.8%
Has union employees	66.7%	.	.	.	.	.	63.0%	67.0%
Unknown	75.9%	.	.	.	.	.	67.0%	76.1%
Percent low wage employees								
50% or more low wage	80.0%	.	.	.	.	.	70.6%	81.3%
Less than 50% low wage	72.6%	.	.	.	.	.	73.8%	72.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2009) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.04%	1.21%	1.43%	1.19%	0.84%	0.66%	0.61%
Industry group **								
Agric., fish., forest.	4.13%	.	.	.	.	.	5.42%	3.64%
Mining and manufacturing	0.87%	.	.	.	.	.	1.60%	1.02%
Construction	1.99%	.	.	.	.	.	2.17%	3.91%
Utilities and transp.	3.51%	.	.	.	.	.	4.99%	3.83%
Wholesale trade	2.02%	.	.	.	.	.	2.15%	2.61%
Fin. svcs. and real estate	1.00%	.	.	.	.	.	2.86%	1.12%
Retail trade	0.81%	.	.	.	.	.	2.30%	0.94%
Professional services	0.77%	.	.	.	.	.	1.08%	0.78%
Other services	1.64%	.	.	.	.	.	1.70%	2.19%
Ownership								
For profit, incorporated	0.63%	.	.	.	.	.	0.54%	0.78%
For profit, unincorporated	1.78%	.	.	.	.	.	2.19%	2.02%
Nonprofit	1.49%	.	.	.	.	.	3.08%	1.46%
Age of firm								
Less than 5 years	2.46%	.	.	.	.	.	3.09%	3.80%
5-9 years	1.67%	.	.	.	.	.	1.47%	3.35%
10-19 years	1.31%	.	.	.	.	.	1.29%	2.54%
20 or more years	0.57%	.	.	.	.	.	0.80%	0.67%
Multi/single status								
2 or more locations	0.76%	.	.	.	.	.	1.46%	0.77%
1 location only	1.05%	.	.	.	.	.	0.66%	1.86%
Percent full-time employees								
Less than 25%	2.75%	.	.	.	.	.	3.94%	3.27%
25-49 %	2.35%	.	.	.	.	.	1.58%	3.11%
50-74 %	2.36%	.	.	.	.	.	1.57%	2.88%
75% or more	0.69%	.	.	.	.	.	0.75%	0.83%
Union presence								
No union employees	0.49%	.	.	.	.	.	0.64%	0.59%
Has union employees	1.55%	.	.	.	.	.	4.02%	1.72%
Unknown	3.04%	.	.	.	.	.	6.72%	3.09%
Percent low wage employees								
50% or more low wage	1.46%	.	.	.	.	.	2.02%	1.77%
Less than 50% low wage	0.51%	.	.	.	.	.	0.70%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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